

# kynect and the Federally-facilitated Marketplace (FFM) for Agents:

Answering Transition Questions



# Agenda

Answers to your questions

- Main Points
- Kentucky's transition to SBM-FP with timeline
- Transition Messaging
- Role of Agents in FFM Health Insurance Marketplace
- Helping Kentuckians Facilitate an enrollment
- Lessons Learned (Other states that have transitioned)
- Q and A

# The Transition

# Main Points

- Kentucky is on track to transition to the Federal Health Insurance Marketplace for 2017
- Agents are vital to the success of transition
- kynect will still be kynect
  - All 2016 plans will be in effect through 12/31/2016, will still be able to Report a Change
  - SHOP will continue until all 2016 plan year enrollments are completed
  - Staff
  - Website
  - Call Center
  - In-person Assistance
  - Events
- Same rules for APTC, Cost Sharing Reductions and eligibility in general
- Biweekly Meetings with stakeholders
  - Answer questions
  - Get feedback
- Regional Forums
- Training From FFM on Healthcare.gov and DCBS on benefind
- Importance of Message

# Kentucky's Transition Messaging

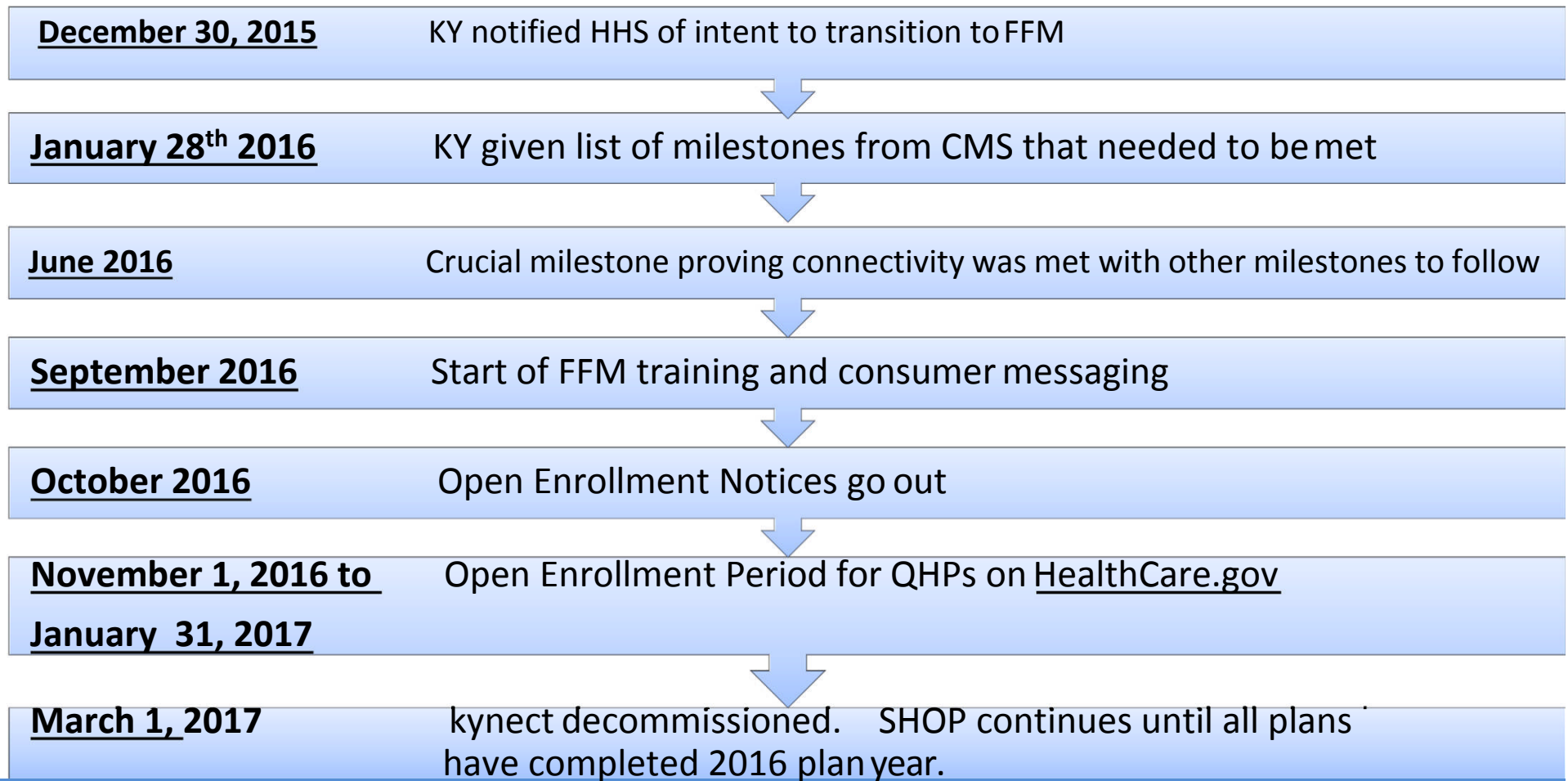
## **Consumer Questions and Suggested Responses:**

### “What’s going to happen to my insurance”?

You do not need to do anything now. Nothing is going to change with your current 2016 insurance. But for 2017 (if you have insurance) you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. I can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October. Just give me a call.

*\*More anticipated Questions and Answers are available later in this webinar.*

# Kentucky is in Process to Transition to FFM



# The Difference Between SBM and SBM-FP

**State-based Marketplace:** Kentucky responsible for performing all Marketplace functions. Consumers apply for and enroll in coverage through kynect website established and maintained by Kentucky. Plan Years 2014 - 2016

**State-based Marketplace - Federal Platform or SBM-FP:** Kentucky considered to have a State-based Marketplace, responsible for performing all Marketplace functions, except that the state relies on the Federally-facilitated Marketplace IT platform (HealthCare.gov) for QHP enrollments. Plan Year 2017 -

**Assessment State:** Kentucky has decided to adopt the Assessment model for Medicaid eligibility determination. Kentucky will use the FFM for *initial* assessment of **Medicaid eligibility** but Kentucky's Medicaid agency, DCBS, makes the final Medicaid eligibility determination, including redeterminations. Plan Year 2017 -

# Kentucky's Transition

## Kentucky as SBM-FP



Kentucky will maintain a fully functioning website. kynect will direct QHP, APTC and CSR eligible individuals to [HealthCare.gov](https://HealthCare.gov) and Medicaid/KCHIP eligible individuals to [benefind.ky.gov](https://benefind.ky.gov).



Kentucky will maintain the kynect call center to provide basic information and to direct individuals to FFM/[HealthCare.gov](https://HealthCare.gov) or to [benefind.ky.gov](https://benefind.ky.gov). Support Professionals and Tier 2 lines will still be available.



Kentucky will maintain the DCBS call center for [benefind](https://benefind.ky.gov) and SSP.



kynect will continue to have an active staff, execute education and outreach plan, manage a similar application assister program and process 1095 forms.



# Kentucky's Transition

## Transition Summary

- Kentucky notified HHS
- Kentucky was given a list of milestones
- Kentucky has met each milestone to date
- Kentucky on track to transition to Federal Platform for next OEP November 1, 2016 to January 31, 2017
- Kentucky maintains all functionality for 2016, handles 2016 enrollments through March 1, 2017 and continues operating SHOP through 2017.

# Messaging

# Kentucky's Transition Messaging

Start with high level  
“change is coming”  
message

“There will  
be help in KY  
for people in  
KY.”

“Changes will be  
communicated  
through notices,  
postcards, social  
media and other  
outlets.”

“Things will  
be okay.”

## HELP IN KENTUCKY WILL STILL BE AVAILABLE!

There will still be insurance agents and  
kynectors (application assisters).  
You can still call kynect for help on  
prescreening, how to enroll on FFM,  
and benefind application.

[kynect.ky.gov](http://kynect.ky.gov)  
will direct  
you where to  
go

“There will be  
information  
about what to  
do and people  
to help you do  
it.”

“I will be  
able to  
help you.”

# Kentucky's Transition Messaging

## Consumer Questions and Suggested Responses:

### **“Is this going to happen”?**

Kentucky is on track to move to the federal Health Insurance Marketplace or HealthCare.gov for 2017. But, you will still be able to get help with enrolling here in Kentucky.

### **“Is kynect going away”?**

Nothing is changing for your 2016 enrollment. For 2017, you can still go to kynect to get help applying. And, the website, call center, kynectors and agents will still be able to help you. 2017 insurance coverage will be online through the federal Health Insurance Marketplace. You can go online to HealthCare.gov, call the federal call center 24/7, or get help from an agent (like me) or a kynector here in Kentucky.

### **“What’s going to happen to my insurance”?**

You do not need to do anything now. Nothing is going to change with your current 2016 insurance. But for 2017 (if you have insurance) you will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) instead of kynect. I can help you. You can also go online to HealthCare.gov or call their call center which is open 24/7. You’ll get a letter and other information about what to do and when to do it in October. Just give me a call.

# Kentucky's Transition Messaging

## Consumer Questions and Suggested Responses:

### **“Will you still be able to help me”?**

Yes, insurance agents will be helping with applications just like we've done in the past. kynectors (application assisters) will also be available.

### **“Will I lose my payment assistance”?**

The federal Health Insurance Marketplace (HealthCare.gov) will determine your payment assistance just like kynect did. They will also pay it straight to the insurance company so you have a lower premium each month just like with kynect.

### **“Is my insurance going to be more expensive next year”?**

Possibly, because insurance rates tend to go up every year. But on HealthCare.gov, I'll be able to help you shop for plans at different prices and with different companies.

### **“Can I keep my same plan”?**

You may be able to, but I don't know. The insurance plans that will be available for 2017 have not been made public yet.

# Kentucky's Transition Messaging

## Consumer Questions and Suggested Responses:

### **“When do I need to enroll on HealthCare.gov”?**

Open Enrollment starts November 1<sup>st</sup> and ends January 31<sup>st</sup>, 2017. If you want your insurance to start on January 1st, you need to enroll by December 15<sup>th</sup>.

### **“What do I do if my family has both KCHIP and insurance”?**

Your family members that have insurance will need to apply on the federal Health Insurance Marketplace (HealthCare.gov) during open enrollment. Those that have Medicaid or KCHIP don't have to do anything until it is time for them to recertify that they are still eligible for Medicaid. I can help you enroll.

### **“What is benefind”?**

benefind is Kentucky's self-service website for Medicaid, KCHIP, SNAP, K-TAP and other Medicaid programs. It is designed to help you apply without having to go to a DCBS office. If you have Medicaid or your kids have KCHIP, a kynector can help you enroll using [benefind.ky.gov](http://benefind.ky.gov). I'm happy to recommend one in your county.

### **“If I have Medicaid, do I go to HealthCare.gov”?**

No, you don't have to. You can go to [kynect](http://kynect.org) or to [benefind.ky.gov](http://benefind.ky.gov) to start, update or manage your application.

# Transition Messaging Reminder

Per CMS- no written messaging of any kind can be given out to clients until approved at the federal level.

# Kentucky's Transition Plan

## July-August

Research and plan transition messaging



## September

Consumer testing on transition site begins

Media plan submitted to CMS for approval

Text enrollment begins at outreach events, etc.

Agents and assisters provided current QHP client lists



## September-October

Hold regional forums for agents, assisters, and  
issuers

Start rollout of transition campaign



# Kentucky's Transition Plan

## October

Anticipated start of FFM media efforts

Transition messaging begins on social media and notices

Complete marketing materials distribution

Launch creative materials, in-field outreach efforts

Call center workers begin transition scripting and prescreening

Special message starts on toll free kynect line

## November

Go live of [kynect.ky.gov](http://kynect.ky.gov) website enabling transition to [healthcare.gov](http://healthcare.gov) and [benefind.ky.gov](http://benefind.ky.gov)

## January 2017

January 31 2017 end of OEP

March 2017 Final transition with exception of SHOP

# Kentucky's Transition Messaging

## Message strategies

### Website

[Kynect.ky.gov](http://Kynect.ky.gov) as  
launch pad to  
[healthcare.gov](http://healthcare.gov) and  
to [benefind.ky.gov](http://benefind.ky.gov)

### Social Media

May include  
Facebook  
Twitter  
YouTube  
Linkedin  
to promote events,  
deadline  
reminders and  
guidance

### Text Campaign

Launch a  
campaign to  
gather a robust  
contact list to  
communicate  
relevant  
messages

### Call Center

kynect will  
continue to have  
current toll free  
number to  
answer  
questions and  
provide  
education.

### Marketing

Includes all  
creative materials  
such as  
advertising.  
Will coordinate  
with Federal  
efforts.  
E-newsletter  
Postcards  
Posters  
Handouts  
Other collateral

# Kentucky's Transition Messaging

## Message strategies

### Libraries

kynect  
developing a  
closer  
partnership  
with public  
libraries.

### List

We will provide  
you with a list  
of your clients  
enrolled in  
QHPs for  
individual  
contact to help  
them apply on  
FFM.

### Events

State Fair  
  
Library events  
  
Community-based  
Organizations  
  
Retail  
partnerships such  
as CVS

### HealthCare.gov

HealthCare.gov  
has vigorous  
advertising  
campaigns that  
are anticipated  
for Kentucky.

### HealthCare.gov

Toolkit available  
with print  
materials and  
advertising  
guides.

# Agents in the FFM

# Agents in the FFM

**Agents will:**

- **Inform QHP clients of need to apply on HealthCare.gov**
- **Assist clients with applications and enrollment**
- **Assist clients with understanding coverage options**
- **Recommend the best plan for clients**

# Agents in the FFM

## How to Become Certified

There are two separate certifications:

1. **QHP: managed through HealthCare.gov (available late August/September)**
2. **Medicaid/KCHIP: benefind training provided by DCBS (availability to be determined)**

If you want to assist clients with Medicaid or KCHIP (for example; a mixed household) you will need the additional benefind training.

# Agents in the FFM

## Working with Issuers on the FFM

QHP issuers have authority over their affiliated agents and brokers via the appointment process. QHP issuers must check all of their appointed agents' and brokers' state licensure status and verify they fulfilled the FFM registration requirements before allowing them to access the issuers tools and assist consumers via the issuer based pathway.

# Agents in the FFM

## Training and Timeline

### FFM

- kynect has requested Instructor Lead Training for kynectors and Agents and are awaiting a final response. Online, modular training will be available.
- The amount of time it takes to complete the training will vary from person to person.
- Historically FFM training material is available in late August to early September.
- kynect will assist you with how to certify on the FFM

### Benefind

- kynect will provide guidance on navigating KHBE's new training portal and kynect's new landing page. kynect will help in informing you of benefind training from DCBS and communicate the timeline to you.



# Agents in the FFM

## Toolkit

Agents have access to resources provided by CMS including:

- Training Resources
- Fact Sheets
- Sample Forms
- Regulations and Guidance
- Webinars
- Newsletters

## GET IMPORTANT NEWS & UPDATES

Sign up for email and text updates to get deadline reminders and other important information.

**SIGN UP**

[PRIVACY POLICY](#)

## HEALTHCARE.GOV BLOG

**June 23**

Having a baby? You may be able to get or change health insurance outside Open Enrollment

**June 09**

Attention: Report household and income changes to the Marketplace

**SEE MORE**

## RESOURCES

About the Affordable Care Act

Regulatory and Policy  
Information

For Navigators, Assistants &  
Partners

For Agents & Brokers

For the Media

For Researchers

For States

Information in other languages

## CONNECT WITH US

 Questions? Call 1-800-318-2596

 Find Local Help

 Visit the HealthCare.gov blog



[SITEMAP](#) | [GLOSSARY](#) | [CONTACT US](#) | [ARCHIVE](#)

[NONDISCRIMINATION / ACCESSIBILITY](#) | [PRIVACY POLICY](#) | [PRIVACY SETTINGS](#) | [LINKING POLICY](#) | [USING THIS SITE](#) | [PLAIN WRITING](#)



A federal government website managed by the  
U.S. Centers for Medicare & Medicaid Services,  
7500 Security Boulevard, Baltimore, MD 21244



**USA.gov**  
Government Made Easy

[Back to top](#)

**kynect**  
Kentucky's Healthcare Connection

Medicare

Medicaid/CHIP

Medicare-Medicaid  
Coordination

Private  
Insurance

Innovation  
Center

Regulations &  
Guidance

Research, Statistics,  
Data & Systems

Outreach &  
Education

[CCIIO Home](#) > [Health Insurance Marketplaces](#) > [Resources for Agents and Brokers in the Health Insurance Marketplaces](#)

## CCIIO

### Programs and Initiatives

[Consumer Support and  
Information](#)

[Health Insurance Market  
Reforms](#)

[Health Insurance  
Marketplaces](#)

[In-Person Assistance in  
the Health Insurance  
Marketplaces](#)

[Qualified Health Plans](#)

[State Marketplace  
Resources](#)

[Small Business Health  
Options Program  
\(SHOP\)](#)

[Insurance Programs](#)

[Other Insurance Protections](#)

[State Insurance Malpractice](#)

## The Center for Consumer Information & Insurance Oversight

### Resources for Agents and Brokers in the Health Insurance Marketplaces

#### Contents

- [Background](#)
- [General Resources](#)
- [News for Agents and Brokers](#)
- [Agent and Broker Webinars](#)
- [Plan Year 2016 Open Enrollment](#)
- [Registration for the Federally-facilitated Individual Marketplace and the Small Business Health Options Program \(SHOP\) Marketplace](#)
- [CMS-approved Vendors offering Plan Year 2016 FFM Agent and Broker Training](#)
- [Agent and Broker Federally-Facilitated Marketplace \(FFM\) Registration Completion List](#)
- [Agent and Broker Federally-Facilitated Marketplace \(FFM\) Registration Termination List](#)
- [Web-broker Program for FFM Agents and Brokers](#)
- [Web-broker List](#)
- [Eligibility Application and Enrollment](#)
- [SHOP Marketplace-Specific Resources](#)
- [Links to Agent and Broker Industry Trade Associations](#)

[Background](#)

# Agents in the FFM

## Resources for the FFM

Healthcare.gov

<https://www.healthcare.gov/>

CMS.gov

<https://www.cms.gov/ccio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>

# Facilitating an Enrollment

# Facilitating an Enrollment

## Where Do I Start?

[kynect.ky.gov](http://kynect.ky.gov)

- You can still access the 2016 kynect website through 02/28/2017.
- The existing kynect landing page will be used until 11/1/16 with an announcements feature to notify users about 2017 Open Enrollment

[Welcome](#)
[Individuals & Families](#)
[Small Business](#)
[Insurance Agents](#)
[kynectors](#)
[Tax Information](#)

Beginning November 1<sup>st</sup> 2016 [kynect.ky.gov](http://kynect.ky.gov) will have a new look.

Open Enrollment Period for plan year 2017 is November 1, 2016 to January 31<sup>st</sup>, 2017.

**There will be no passive renewals for Health Insurance Plans this year.**

All QHP qualified individuals must complete an application and enroll at [HealthCare.gov](http://HealthCare.gov) for 2017 coverage.

When you visit [kynect.ky.gov](http://kynect.ky.gov) after November 1<sup>st</sup>, you will still be able to manage your 2016 enrollment and search for local assistance. You can use the prescreening tool to learn more about coverage options you may qualify for and be directed where to apply.

For questions about these changes and how to get coverage call Customer Service at 855-4kynect(459-6328).

Welcome to kynect, Kentucky's Healthcare Connection.

[Find Agent or kynector](#)

Quality health coverage. For every Kentuckian.

Get Kynected. On the go.

Download the free kynect mobile app



**Renewing Insurance?**  
You're eligible to sign up for  
kynect today and may qualify  
for discounts.

[Get Answers](#)

# Facilitating an Enrollment

## Where Do I Start?

[kynect.ky.gov](http://kynect.ky.gov)

- The *new* kynect landing page will be effective on November 1, 2016



Welcome

Individuals &amp; Families

Small Business

Insurance Agents

kynectors

Tax Information

**Get Help In-Person.** Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.

[kynectors/Application Assistors](#)[Insurance Agents](#)

2016

**Click Here for 2016 Health Coverage.**

Report life changing events and request special enrollments for existing 2016 coverage.

2017

**Click Here for 2017 Health Coverage.**

Find out which coverage you qualify for and get enrolled: Medicaid, KCHIP, and Health Insurance Plans.


**Are you a Small Business Employer or Employee?**  
**Click here to get information about your 2016 and 2017 coverage.**

# Facilitating an Enrollment

[kynect.ky.gov](http://kynect.ky.gov)

Get Help In-Person. Click below to get help from people in Kentucky trained to help you enroll in health insurance plans, Medicaid and KCHIP.

[kynectors/Application Assistors](#) [Insurance Agents](#)



***kynect will link individuals to [healthcare.gov](http://healthcare.gov) search page.  
Searches on HealthCare.gov are by Zip Code, city or state only.***

[HealthCare.gov](http://HealthCare.gov)

**Find someone nearby to help you apply.**

People and groups in your community can help you apply, pick a plan, and enroll – all for free. Most are available to meet in-person.

Enter your ZIP code or city and state

e.g., '33109' or 'Austin, TX'

Kentucky's Healthcare Connection  
**kynect.ky.gov**



# Facilitating an Enrollment

## Where Do I Start?

**[benefind.ky.gov](https://benefind.ky.gov)**

- benefind is Kentucky's portal to apply for assistance and support programs.
- Medicaid/KCHIP eligible individuals
- If someone applies through benefind but qualifies for a QHP, their application will transfer to the FFM.





## Welcome to benefind

benefind allows Kentucky's families to easily access public assistance benefits and information 24/7 through an online application and account. The goal of Kentucky's public assistance programs is to build strong families and obtain the help we need as food, utility and medical assistance to become self-sufficient. You can use benefind from any computer that has Internet access.

### Assistance Programs

- Supplemental Nutrition Assistance Program (SNAP) helps individuals and families stretch their food budget. Don't buy healthy foods.
- Kentucky Transitional Assistance Program (KTAP) provides assistance to families with children to help pay for basic needs such as rent, utilities, and other household expenses.
- Medical Assistance to help cover costs for needed medical care, including preventive health care.

### How can benefind help me?

Through benefind, you can:

- Determine if you qualify for benefits;
- Start an application for benefits;
- Access and review basic information about your benefits;
- Report changes to your benefits;
- Submit requested verification documents; and
- View all electronic mail and correspondence related to your case.

### Check for Eligibility

### Let's Get Started

When you submit your application or report a change, the information will be sent to the Department for Community Based Services (DCBS) for processing. An interview may be needed to obtain any other information needed to determine your eligibility.

Please Note: You may want to allow two weeks before calling to check the status of your application.

If you do not want to use benefind, you may also make an application or report a change by:

Contact the DCBS Family Support Call Center at 855-3-06-8959.

Mail or fax a hardcopy [benefind@dcbs.ky.gov](mailto:benefind@dcbs.ky.gov) to

DCBS Family Support

P.O. Box 210

Frankfort, KY 40621

Fax Number: 502-573-2007

Click here if you would like to get help from people in Kentucky trained to help you enroll.



# Facilitating an Enrollment

## Where Do I Start?

### healthcare.gov

- All QHP applications will need to be entered and submitted through healthcare.gov. **No previous year information will transfer to healthcare.gov.**
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind. DCBS may need further information and/or an interview to complete enrollment.
- Agents and Brokers can help consumers enroll using HealthCare.gov or by using a QHP issuer's or web-broker's website.

HealthCare.gov

Individuals & Families

Small Businesses

Log in

Español

Get Coverage

Change or Update Your Plan

Get Answers ▾

Search

SEARCH

# Need health insurance? See if you qualify

You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP

SEE IF I CAN ENROLL

SEE IF I CAN CHANGE

Want a quick overview first?



NEED TO SUBMIT DOCUMENTS TO VERIFY INFORMATION?

SEE HOW TO VERIFY



FIND YOUR 1095-A

SEE HOW



GET 2015 EXEMPTIONS

FIND EXEMPTIONS



INCOME/LIFE CHANGE?

UPDATE NOW



CONTACT US

GO

# Facilitating an Enrollment

## Where Do I Start?

**Special Circumstances may require you to go to both [HealthCare.gov](https://www.healthcare.gov) and [benefind.ky.gov](https://www.benefind.ky.gov)**

**For mixed eligibility households (example: parent QHP and children KCHIP):**

Currently our best recommendation is to enroll the parents as early in open enrollment as possible on [HealthCare.gov](https://www.healthcare.gov). The kids stay on [benefind](https://www.benefind.ky.gov) until their recertification date.

**For individuals with new enrollments on the cusp of QHP eligibility:**

Currently our best recommendation is to enroll them as early as possible (early November) in [HealthCare.gov](https://www.healthcare.gov). If they are potentially eligible for Medicaid, the FFM will transfer their file to DCBS.



# Facilitating an Enrollment

## YOU DO NOT NEED TO GO TO EACH WEBSITE

### [kynect.ky.gov](http://kynect.ky.gov)

- Prescreening, finding local assister, 2016 information, portal to other sites

### [healthcare.gov](http://healthcare.gov)

- All QHP applications will need to be entered and submitted through healthcare.gov. No previous year information will transfer to healthcare.gov.
- If an individual applies on healthcare.gov but potentially qualifies for Medicaid, their application information will transfer to benefind.

### [benefind.ky.gov](http://benefind.ky.gov)

- Medicaid eligible individuals

*\* Agents will have their kynect dashboard for benefind and SHOP*

# Facilitating an Enrollment

## Enrollment Steps

There will be no passive QHP enrollments for plan year 2017 or transfer of client information to Federal database.

kynect will share best steps to follow for different types of clients.

Application on [HealthCare.gov](https://www.healthcare.gov) is very similar to the application questions you are already using.

There is a screen in the [HealthCare.gov](https://www.healthcare.gov) application to enter your name and National Producer Number (NPN) number when assisting a client. This is not the same as being associated with a case in kynect.

# Facilitating an Enrollment

## Enrollment Steps

ID Proofing is through the online system. We are talking to CMS about manual ID proofing.

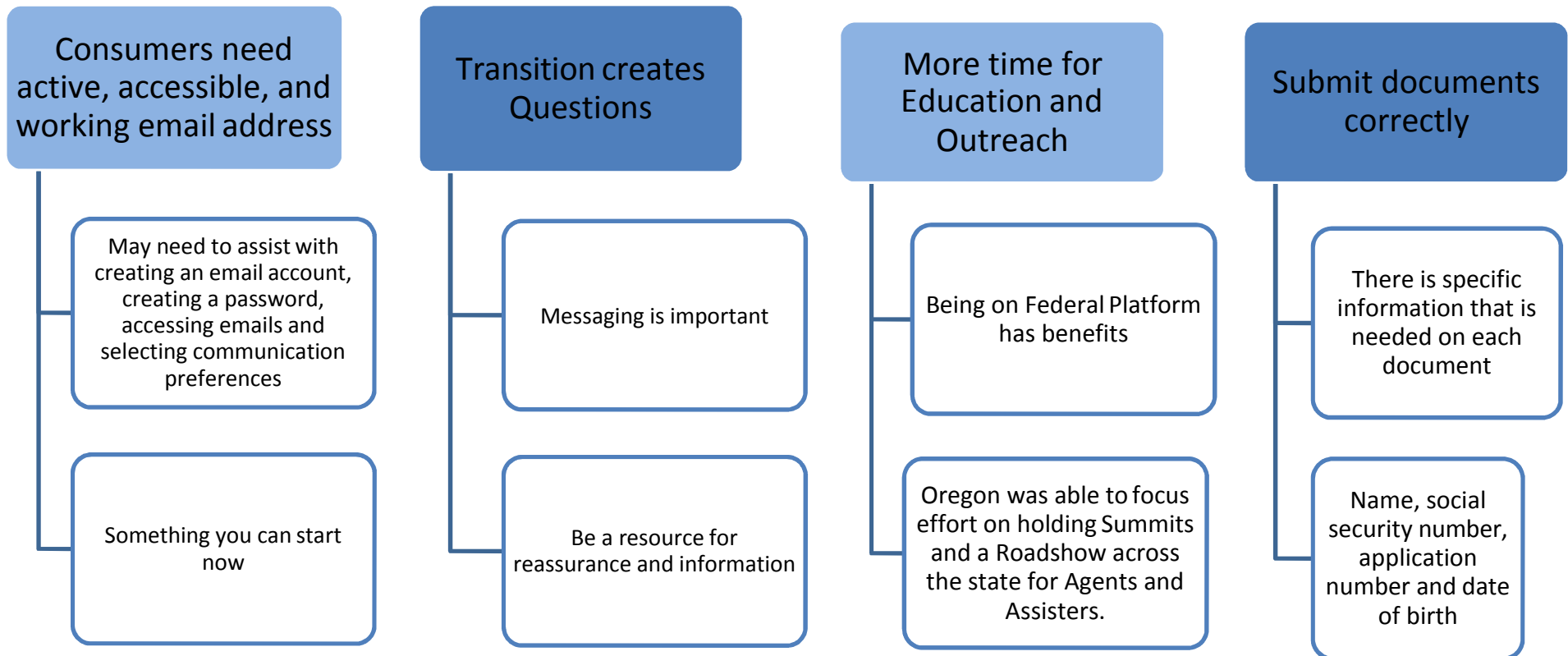
Appeals process available on HealthCare.gov

Marketplace Call Center operates 24/7

# Lessons Learned

# Other States Who've Transitioned: Lessons Learned

Oregon, Hawaii, Nevada and New Mexico have transitioned from a SBM to SBM-FP.



# Questions

**We know that you have many more questions.**

- This is the first in a planned series of informational webinars.
- We have shared everything we currently can with you.
- More detail will come on how the transition message will be conveyed to consumers and the agent role in that communication.
- Per CMS, we can answer questions from consumers, but not provide them with any written material until September.
- More detail will also come on how to help your clients with RFIs, work with client email accounts, and represent your clients while talking to the federal call center.
- What are your questions about this webinar?

**kynect and the FFM Transition for Agents Webinar**

**June 29, 2016 2PM**

**Questions and Answers**

1. On the October notice, will the agent be listed for contact?

Yes.

2. Are we going to have to manually redo every one of our citizen's application in the federal exchange during open enrollment or will this transition happen automatically when Kynect is no longer active?

There will not be any passive enrollments or transactions for 2017 enrollments. Each client will need to do a new application on healthcare.gov for QHP/APTC. We will be sending a list of your QHP/APTC clients to you before open enrollment to help you in that process so you can reach out to your clients.

3. When the notice goes out in October, will the current associated agent's contact information be on the letter?

Please see response to question 2.

4. Will we need to certify on kynect as well as on the Federal Market place?

You will only be required to certify on the Federal Marketplace for 2017 open enrollment, and complete the DCBS Benefind training if you wish to be able to assist with Medicaid applications.

5. Will the agent be able to see his existing kynect clients on the FFM website - explain the mechanism?

To our knowledge, the FFM does not have a similar agent dashboard. Agents may be able to access client information from the issuer's website (direct enrollment); or from a web broker platform.

6. What certification process do current kynect agents need to complete to be able to sell on the Federal Exchange/FFM?

The FFM certification process is addressed in the webinar, please refer to the slides.

7. What about accounts where the parents have QHP but children are on KCHIP?

These individuals will need to apply on the FFM for the parents and the children's coverage can be managed in Benefind.

8. When notices go out to members, will the current agents contact info be included on the notices so we won't lose our business to someone else?

Please see response to question 2.

9. Will being Benefind certified allow us to make changes and access portals we haven't been previously able to access, for example the things we had to be transferred to DCBS for, such as rerunning eligibility for citizens?

Once trained in Benefind, you will be able to enter application information for Medicaid.

10. Will we have to certify on kynect as well as the FFM?

No, if you wish to participate on the FFM, you will need to take the required training and register on the FFM for QHP/APTC. If you choose to assist with Medicaid or other state assistance programs, you will be required to complete the DCBS Benefind training.

11. I am gathering that we are going to have a month and a half 11/01-12/15 to complete a new application (that is not going to transfer info automatically from kynect to FFM), run eligibility, go over options with citizens, and enroll them in a plan after they have made their decision to avoid anyone having a lapse in coverage. Is this correct?

Yes, if your clients want to be sure they get a 1/1/17 effective date, the application and plan selection must be complete by December 15, 2016.

12. Can we be eliminated from the agent search list in the FFM, if we request?

If you wish to participate on the FFM, you will need to complete the training and register and then your information will appear on the federal agent list. If you wish to be removed from the list, you will need to contact the FFM for instructions.

13. We have heard that there is a hidden fee of 1% on kynect and 3.5% fee on HealthCare.gov. Could you please confirm?

There is an existing insurance company assessment fee that applies to all health insurance and stop-loss policies. In Kentucky, this assessment fee is 1%. The federal marketplace may assess a user fee of up to 3.5% for policies issued on the FFM. This amount is added to the total cost of the plan. This user fee is established annually.

14. The FFM website for our Indiana and Ohio clients does not have an agent dashboard nor are agents allowed to complete applications on behalf of clients as we do on kynect. Will this be different for KY clients?

No, we believe that some web broker sites may offer a dashboard as part of their package, but to our knowledge, healthcare.gov does not.



15. Let's suppose one agent has somewhere between 300-400 applications with active QHP plans through kynect. Any suggestions on how to get these people transitioned in that limited timeframe between 11/01-12/15?

We have requested from CMS that Kentuckians be able to go ahead and create their accounts early before open enrollment, but have not been advised yet. However, we will be providing you with a list of you QHP/APTC clients so that you can go ahead and begin your outreach. Consumers can also complete the application online themselves.

16. Will agents be able to enroll clients on the FFM website?

You will be able to enroll your clients through the clients account or direct enrollment.

17. After our clients re-enroll themselves with FFM, will we be able to access their case like we currently do through kynect? If we can't see their case, we cannot help them. Please explain.

Best practice would be is to have either an in-office appointment and log-in to the client's account while they are with you, log in and speak over phone, or direct enrollment through the issuer's website.

18. So they have to give the agent their client log in information and have the agent log in as them?

We do not suggest sharing client log in information unless they are there in your office with you and can log in on their own.

19. If the agent does not have a FFM website like kynect to enroll clients, what is the use in agents assisting clients?

The professional knowledge of an insurance agent of the insurance business is extremely valuable to the client. The application may be confusing to individuals and navigating through the plan options to shop and compare, and networks are still very challenging for a lot of people.

20. What about clients who don't use a computer?

You can assist the individual in creating their account, but should not create it for them. Consumers can also call the federal call center to complete an application if they do not have access to a computer.

21. If we are enrolling a family and the parents are QHP eligible but the children end up being eligible for KCHIP or Medicaid, do we have to be Benefind certified in order to write the business?

Yes, to do a mixed household, you need both FFM and Benefind training.

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22. So, we have to set up an e-mail account for client as well as helping them enroll? Are commissions increasing as a result?

You are not required to assist the client with setting up an email. You have the option of sending them elsewhere if you do not want to continue the enrollment with them. We have no authority over any commissions for agents.

23. In order to set your client up an FFM account, they have to have an email?

This is correct.

24. Does FFM allow uploading documents the same as kynect does?

Yes, through the client's account.

25. Please clarify. Is CMS approval required for agent written communication with client regarding FFM?

If the client is willing to share their information with you as their agent, that should be all you need. However, the FFM will not discuss a client's account unless you are the designated agent and they have the permission of the client to speak with you.

26. When will kynect know if they can conduct FFM training sessions?

kynect will not be conducting the training, the FFM will provide training. This training is provided online through CMS.

27. So we create our clients a new app in FFM and enroll them and somewhere along the way we have to select ourselves as the agent in this enrollment process?

There is an opportunity to report your national producer Number (NPN) during the enrollment process.

28. If I am already FFM certified can I begin to have my KY clients go ahead and create a user profile on Healthcare.gov?

Please see answer to question #15.

29. Please confirm: I understand that all our clients will need to re-enroll themselves by themselves on the FFM and that they must remember to add the agent's name and NPN.

Yes, but you can schedule an appointment to help them with the application to ensure they get the agent's information correct.

Then once they have established their account, we (the agent) might be able to access their account by logging in as the client. Is this correct??

No, you should not log into your client's account as the client. We suggest asking your carrier's for any process to verify that the agent's information on the enrollment was received or if it could be updated.

30. In my previous FFM training, I was taught that I was not allowed to enroll the client. Are we or are we not allowed to sign-up a client for coverage?

Yes, you are allowed to assist the individual with completing the application and selecting a plan as long as you are a licensed agent with the correct issuer appointment, have completed all of the required FFM trainings and are certified by the FFM, and the individual client is with you in-person or on the phone and you have their permission.

31. If you go directly through an issuer's portal, can you enroll a client fully or do they still have to start the app?

An agent or broker initiates the issuer-based pathway by logging on to the issuer's or web-broker's website and is securely redirected from the QHP issuer's or web-broker's website to HealthCare.gov to complete the eligibility application with the consumer.

Once the agent or broker has completed the application with the consumer and receives the consumer's eligibility determination from the FFM, the agent or broker is securely redirected back to the QHP issuer's or web-broker's website to assist the consumer with QHP comparison and enrollment.

32. Are you searchable on the FFM if you have not certified?

If you are not certified by the FFM for participating as an insurance agent to assist individuals, then you will not be available for a consumer to choose you from the search feature in Kentucky. Only the search assister/agent feature contains fully FFM trained and certified agents and assisters.

33. Please confirm: Are you suggesting that we meet with all or existing clients (within a 1 month period) in our office and supervise them while they set up their account, add our name & NPN and complete the enrollment process from the agent's computer. Then, after that is done, how does the agent get into the clients account? Will we be able to see all of our clients from the agent dashboard like we do know in kynect? Or, must we log in as the client?

No. Consumers can complete their application online, by calling the Federal Health Insurance Marketplace call center, or by working with an agent/application assister. You will receive more training going forward on how to assist your clients and with accessing and managing client cases. Questions regarding the functionality of the FFM should be addressed to the FFM and may be addressed in the FFM trainings.

34. Is it impossible to enroll into healthcare without a computer? Or just not able to utilize an agent?

Yes. An individual may call into the Federal call center to create an account.

35. If a client starts an application on the FFM, how do we as an Agent help them choose a plan if we do not have access to see what they qualify for?

The FFM (healthcare.gov) has a window shopping (browse plans) feature that allows anyone to view the plans available for a zip code. An agent could use this functionality along with any eligibility notice that the individual may have received to add in plan selection.

36. How is the agent of record changes handled?

This would be a question that should be directed to the FFM or the carriers.

37. Would you advise an insurance agent to just get out of the health insurance part of business now to avoid lots of headache?

We are not able to answer this question. That is entirely a personal choice.

38. If someone sets up an email account in the library, how is that a person's personal email and not a "dummy" email?

The majority of email providers require registration including the creation of a user name and password to access the email and any messages associated with that account. Only the email account creator would have that information.

39. What about people that do not have Internet? Or a computer for that matter?

These individuals can utilize their public library for internet and computer access, or they can call the Federal call center and apply over the phone. Additionally, if an agent desires to provide in person assistance to this population, the agent can assist the individual at the agent's office.

40. Clarification: 1. Citizens must enroll themselves on FMM and we cannot help them? 2. They have to put our NPN# and name on their app? 3. Citizens must have an email address? 4. Agents cannot have access to their information on FMM in order to help them choose a plan? How are we going to help them?

1. Citizens may enroll themselves online, through the federal contact center or they can seek assistance from an agent or assister. The agent or assister cannot create the citizen account, but the agent or assister can help an individual create and enroll through their citizen account on the FFM.
2. The individual has an opportunity to provide the NPN and name of the agent who assisted them. There may be other opportunities for an agent to receive credit for an enrollment. The agent may wish to contact the FFM or the carriers to determine if they may receive credit for an enrollment if their NPN was not provided at enrollment creation.
3. If an individual wishes to create an online account with the FFM (healthcare.gov), the individual will need an email address.
4. It is our understanding that agents may provide assistance by calling in to the Federal call center with the individual on the line. The agent may be able to schedule time to meet with the person and allow the person to log into their FFM account to view plans or the agent

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may use the window shopping (browse plans) feature on healthcare.gov to assist (see question and answer #35).

41. Is there a list available of the web brokers that are going to be available in KY?

Once certified, they will be in the FFM search database for assistance.

42. Will the communication to clients be crystal clear, that they must enroll to have coverage, as most of them will assume it will migrate as it has in the past?

Yes, we have attempted to make the consumer's notices clear. We appreciate the assistance of our agent partners in guiding consumers to the correct path for enrollment.

43. It appears that the FFM just simply does not want Agents to help citizens. How are we to be paid commissions if we do not help people?

Agent assistance with FFM enrollments is possible and desired. You may need to inquire with the issuers that you are appointed with regarding commissions.